

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Donald Leslie Verge
Tracy A. Verge
Debtors

Case No. 19-04007-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Aug 01, 2025

User: AutoDocke
Form ID: 3180WJ1

Page 1 of 5
Total Noticed: 83

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Donald Leslie Verge, Tracy A. Verge, 397 Mountain Road, Albrightsville, PA 18210-7708
intp	+ Dena Summers, 9 Brinker Drive, Doylestown, PA 18901-7046
5248335	+ ALLENTOWN ANES ASSOC INC, LOCK BOX 3357 PO BOX 8500, PHILADELPHIA, PA 19178-0001
5248340	+ BERKHEIMER TAX ADMINISTRATION, 50 NORTH SEVENTH STREET, BANGOR, PA 18013-1795
5248341	+ BLUE MOUNTAIN HOME HEALTHCARE, 211 N 12TH STREET, LEHIGHTON, PA 18235-1138
5248342	+ BRIER CREST WOODS POA, 117 THORNBERRY LANE, BLAKESLEE, PA 18610-7920
5256970	+ Berkheimer, for Tunkhannock twp/Pocono Mt. SD, 50 North Seventh Street, Bangor, PA 18013-1731
5248352	COLON-RECTAL SURGERY ASSOCIATES, 1255 S CEDAR CREST BLVD STE 3900, ALLENTEW, PA 18103-6250
5248356	DAVID GUIGA, 291 ELK RUN ROAD, POCONO PINES, PA 18350
5248357	+ DELL FINL SVCS/WEBBANK, PO BOX 81607, AUSTIN, TX 78708-1607
5248367	+ JOHN S BENSON ESQ, PENGLASE & BENSON INC, 18 NORTH MAIN STREET, DOYLESTOWN, PA 18901-4366
5248368	+ JOSEPH & VINCENT POTENZO, PO BOX 565, CANADENSIS, PA 18325-0565
5248369	+ JOSEPH McDONALD ESQ, 1651 W MAIN STREET, STROUDSBURG, PA 18360-1023
5269712	+ Kelly and Dena Summers, c/o Patrick J. Best, Esq., 18 N. 8th St., Stroudsburg, PA 18360-1718
5248373	+ LEHIGH VALLEY ANES SERV, LOCK BOX 3367 PO BOX 8500, PHILADELPHIA, PA 19178-0001
5248374	LEHIGH VALLEY HEALTH NETWORK, PO BOX 4067, ALLENTEW, PA 18105-4067
5248377	+ MONROE RADIOLOGY IMAGING PC, PO BOX 12 B, EAST STROUDSBURG, PA 18301-0012
5248380	+ PA DEPT OF REVENUE, BUREAU OF COLLECTIONS, PO BOX 281041, HARRISBURG, PA 17128-1041
5248383	PHELAN HALLINAN DIAMOND JONES, 1617 JFK BLVD SUITE 1400, ONE PENN CENTER PLAZA, PHILADELPHIA, PA 19103
5248384	+ POCONO HEALTHCARE MANAGEMENT, ATTN BILLING OFFICE, PO BOX 827658, PHILADELPHIA, PA 19182-7658
5248385	+ POCONO HOME EXTERIORS, 188 ELK DRIVE, BLAKESLEE, PA 18610-7782
5269711	+ Patrick J. Best, Esq., 18 N. 8th St., Stroudsburg, PA 18360-1718
5284239	+ Patrick J. Best, Esq., ARM Lawyers, 18 N. 8th St., Stroudsburg, PA 18360-1718
5248391	+ THOMAS D SUNDMAKER ESQ, 738 MAIN STREET, STROUDSBURG, PA 18360-2048
5248395	+ WILLIAM J FRIES ESQ, THE ATRIUM SUITE 106, 2895 HAMILTON BLVD, ALLENTEW, PA 18104-6172

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Aug 01 2025 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5254712	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 01 2025 18:40:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
5248334	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 01 2025 18:40:00	Absolute Resolutions Invest, 8000 Norman Center Dr., Ste. 350, Minneapolis, MN 55437
5248336	^ MEBN	Aug 01 2025 18:37:50	APEX ASSET MGT, 2501 OREGON PIKE STE 120, LANCASTER, PA 17601-4890

District/off: 0314-5

Date Rcvd: Aug 01, 2025

User: AutoDocke

Form ID: 3180WJ1

Page 2 of 5

Total Noticed: 83

5248337	^ MEBN		Aug 01 2025 18:38:03	APOTHAKER SCIAN PC, PO BOX 5496, MOUNT LAUREL, NJ 08054-5496
5248338	+ Email/Text: bankruptcydpt@mcmcg.com		Aug 01 2025 18:41:00	ATLANTIC CREDIT & FINANCE, PO BOX 13386, ROANOKE, VA 24033-3386
5248339	Email/Text: cms-bk@cms-collect.com		Aug 01 2025 18:40:00	BARCLAYS BANK DE, C/O CAPITAL MANAGEMENT SVCS, 698 1/2 SOUTH OGDEN ST, BUFFALO, NY 14206-2317
5248343	+ Email/Text: bankruptcy@cavps.com		Aug 01 2025 18:41:00	CALVARY SPV I LLC, 500 SUMMIT LAKE DRIVE, SUITE 400, VALHALLA, NY 10595-2321
5248344	+ EDI: CAPIO.COM		Aug 01 2025 22:40:00	CAPIO PARTNERS, 2222 TEXOMA PKWY, SUITE 150, SHERMAN, TX 75090-2481
5248345	EDI: CAPITALONE.COM		Aug 01 2025 22:40:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5248346	+ Email/Text: bankruptcy@cavps.com		Aug 01 2025 18:41:00	CAVALRY, PO BOX 520, VALHALLA, NY 10595-0520
5248347	+ EDI: CAPIO.COM		Aug 01 2025 22:40:00	CF MEDICAL LLC/LEHIGH VALLEY HEALTH, C/O MITCHELL BLUHM & ASSOCIATES, 3400 TEXOMA PARKWAY SUITE 100, SHERMAN, TX 75090-1905
5248348	+ EDI: JPMORGANCHASE		Aug 01 2025 22:40:00	CHASE BANK, PO BOX 15123, WILMINGTON, DE 19850-5123
5248349	+ EDI: JPMORGANCHASE		Aug 01 2025 22:40:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298
5248350	+ EDI: JPMORGANCHASE		Aug 01 2025 22:40:00	CHASE MORTGAGE, MAIL CODE LA4-6475, 700 KANSAS LANE, MONROE, LA 71203-4774
5248351	EDI: CITICORP		Aug 01 2025 22:40:00	CITI CARDS, BOX 6062, SIOUX FALLS, SD 57117
5248353	EDI: WFNNB.COM		Aug 01 2025 22:40:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5248354	+ Email/Text: constar.administration@constarfinancial.com		Aug 01 2025 18:40:00	CONSTAR FINANCIAL SERVICES, 10400 N 25TH AVE STE 100, PHOENIX, AZ 85021-1610
5248355	+ Email/PDF: creditonebknotifications@resurgent.com		Aug 01 2025 18:42:10	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
5267108	Email/PDF: bncnotices@becket-lee.com		Aug 01 2025 18:42:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5261166	+ Email/Text: bankruptcy@cavps.com		Aug 01 2025 18:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5248358	^ MEBN		Aug 01 2025 18:37:54	EMERG CARE SERVICE OF PA, C/O ARS, 1643 NW 136TH AVE BLDG H STE100, SUNRISE, FL 33323-3091
5248359	Email/Text: akron_patient_services@teamhealth.com		Aug 01 2025 18:40:00	EMERGENCY CARE SERV OF PA, AKRON BILLING CENTER, 3585 RIDGE PARK DRIVE, AKRON, OH 44333-8203
5248360	EDI: AMINFOFP.COM		Aug 01 2025 22:40:00	FIRST PREMIER BANK, PO BOX 5524, SIOUX FALLS, SD 57117-5524
5248361	^ MEBN		Aug 01 2025 18:37:52	FMS, PO BOX 707600, TULSA, OK 74170-7600
5248362	+ Email/Text: Banko@frontlineas.com		Aug 01 2025 18:41:00	FRONTLINE ASSET STRATEGIES, 2700 SNELLING AVE N STE 250, SAINT PAUL, MN 55113-1783
5248363	Email/Text: bankruptcy.notices@hdfs.com		Aug 01 2025 18:41:00	HARLEY-DAVIDSON FINANCIAL SVCS, PO BOX 21908, CARSON CITY, NV 89721-1908
5248364	Email/Text: headwaybnc@enova.com			

District/off: 0314-5
Date Rcvd: Aug 01, 2025

User: AutoDocke
Form ID: 3180WJ1

Page 3 of 5
Total Noticed: 83

5248365	^ MEBN	Aug 01 2025 18:40:00	HEADWAY CAPITAL, 175 W JACKSON BLVD, SUITE 1000, CHICAGO, IL 60604
5263080	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Aug 01 2025 18:37:51	HRRG, PO BOX 8486, CORAL SPRINGS, FL 33075-8486
5248366	EDI: IRS.COM	Aug 01 2025 18:40:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5248370	+ EDI: JPMORGANCHASE	Aug 01 2025 22:40:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5257047	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 01 2025 22:40:00	JPMORGAN CHASE BANK NA, 1111 POLARIS PARKWAY, COLUMBUS, OH 43240-2050
5276108	+ EDI: JPMORGANCHASE	Aug 01 2025 18:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5248372	EDI: CAPITALONE.COM	Aug 01 2025 22:40:00	KOHLS/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5254282	Email/PDF: resurgentbknotifications@resurgent.com	Aug 01 2025 18:42:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5248375	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 01 2025 18:41:00	MIDLAND CREDIT MANAGEMENT, 2365 NORTHSIDE DRIVE, SUITE 300, SAN DIEGO, CA 92108-2710
5248376	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 01 2025 18:41:00	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
5248378	^ MEBN	Aug 01 2025 18:37:52	MRS BPO LLC, 1930 OLNEY AVE, CHERRY HILL, NJ 08003-2016
5268289	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 01 2025 18:41:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5270357	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 01 2025 18:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5268650	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 01 2025 18:41:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5248379	+ EDI: AGFINANCE.COM	Aug 01 2025 22:40:00	ONEMAIN, PO BOX 70912, CHARLOTTE, NC 28272-0912
5266701	+ EDI: AGFINANCE.COM	Aug 01 2025 22:40:00	Onemain, PO Box 3251, Evansville, IN 47731-3251
5248381	^ MEBN	Aug 01 2025 18:38:30	PA DEPT OF REVENUE, BUREAU OF COMP LIEN SECTION, PO BOX 280948, HARRISBURG, PA 17128-0948
5248382	^ MEBN	Aug 01 2025 18:37:55	PA HM ASSOCIATES, C/O ARS, 1643 NW 136TH AVE BLDG H STE 100, SUNRISE, FL 33323-2857
5248386	EDI: PRA.COM	Aug 01 2025 22:40:00	PORTFOLIO RECOVERY, 120 CORPORATE BLVD, NORFOLK, VA 23502-4962
5266966	EDI: PRA.COM	Aug 01 2025 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5248387	^ MEBN	Aug 01 2025 18:38:12	PPL ELECTRIC UTILITIES, 827 HOUSMAN ROAD, ALLENTOWN, PA 18104-9392
5251361	+ EDI: PENNDEPTREV	Aug 01 2025 22:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA

17128-0946			
5267225	+ EDI: JEFFERSONCAP.COM	Aug 01 2025 22:40:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5248388	Email/Text: EBN_Waco@Receivemorermp.com	Aug 01 2025 18:41:00	SOUTH JERSEY HEALTH SYSTEM, C/O PMAB LLC, 4135 SOUTHSTREAM BLVD, CHARLOTTE, NC 28217-4523
5248389	EDI: SYNC	Aug 01 2025 22:40:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
5249100	^ MEBN	Aug 01 2025 18:38:22	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5248392	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 01 2025 18:40:00	TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS, IA 52408-8026
5254305	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 01 2025 18:40:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5248393	EDI: USBANKARS.COM	Aug 01 2025 22:40:00	US BANK, CARDMEMBER SERVICE, PO BOX 6339, FARGO, ND 58125-6339
5248394	+ Email/PDF: DellBKNotifications@resurgent.com	Aug 01 2025 18:42:00	WEB BANK/DELL, PO BOX 81607, AUSTIN, TX 78708-1607

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5269716	*+	Patrick J. Best, Esq., 18 N. 8th St., Stroudsburg, PA 18360-1718
5255890	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5248371	##+	KELLY & DENA SUMMERS, 60 SOUTH SHORE DRIVE, LAKE ARIEL, PA 18436-4855
5248390	##+	TED E WAGNER & EMILIA R WAGNER, 1146 S TREELINE DRIVE, ALLENTOWN, PA 18103-6050
5269335	##+	Ted E. Wagner and Emilia R. Wagner, 1146 South Treeline Drive, Allentown, PA 18103-6050

TOTAL: 0 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com

District/off: 0314-5

Date Rcvd: Aug 01, 2025

User: AutoDocke

Form ID: 3180WJ1

Page 5 of 5

Total Noticed: 83

James Warmbrodt

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com

Jerome B Blank

on behalf of Creditor Jpmorgan Chase Bank National Association pamb@fedphe.com

Monroe County Tax Claim Bureau

TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov

Robert J Kidwell, III

on behalf of Debtor 1 Donald Leslie Verge rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com

Robert J Kidwell, III

on behalf of Debtor 2 Tracy A. Verge rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com

Thomas Song

on behalf of Creditor Jpmorgan Chase Bank National Association tomysong0@gmail.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 1 Donald Leslie Verge lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 2 Tracy A. Verge lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 10

Information to identify the case:

Debtor 1	Donald Leslie Verge	Social Security number or ITIN xxx-xx-3992 EIN 20-4350114
First Name Middle Name Last Name		
Debtor 2 (Spouse, if filing)	Tracy A. Verge	Social Security number or ITIN xxx-xx-8153 EIN _____
First Name Middle Name Last Name		
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 5:19-bk-04007-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald Leslie Verge
aka Donald L. Verge, aka Donald Verge, aka
Don Verge, dba Pocono Home Exteriors

By the
court:

8/1/25



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.